

## **EXHIBIT “B”**

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Spoke with client. Informed him that the \$35 is a policy fee that was previously waived due to the companion status on this policy. Once his ACL policy lapsed this policy is no longer a companion policy so the fee is no longer waived. Client indicated the the amount quoted to pay the ISA to December included this fee. Explained that the fee would not have charged until the policy lapsed, therefore the amount quoted to reactivate the ISA did not include the policy fee.

Client is now asking to be refund his last payment and let the policy lapse. Negotiated call back so I may contact FR to discuss.

\*\*\*\*\*Attachment added in error\*\*\*\*\*

Disclaimer: The communication detail text for emails is shown without formatting. Please open the attachment to view the message body with all formatting.